

WHAT IS CLAIMED IS:

- 1 1. A method comprising:
 - 2 (a) receiving information about a first pre-existing reward program for a
3 first product, wherein the first reward program provides for a first reward;
 - 4 (b) receiving information about a second pre-existing reward program for
5 a second product, wherein the second reward program provides a second reward; and
 - 6 (c) providing for a combination reward program that provides a
7 combination reward that is based on at least the purchase of the first product and the second
8 product, and wherein the combination reward is greater than each of the first reward and the
9 second reward.
- 1 2. The method of claim 1 further comprising:
 - 2 (d) reducing or eliminating the combination reward, if a third product is
3 purchased.
- 1 3. The method of claim 1 further comprising:
 - 2 receiving information about a third pre-existing reward program for a third
3 product, wherein the third reward program provides a third reward, wherein the combination
4 reward is greater than the third reward.
- 1 4. The method of claim 1 wherein the combination reward program is
2 provided by a host organization, and wherein the host organization also provides a portable
3 consumer device, wherein the combination reward is provided to the consumer after the user
4 uses the portable consumer device, and wherein (a), (b), and (c) are performed using one or
5 more digital computers.
- 1 5. The method of claim 1 wherein the combination reward program is
2 provided by a host organization, and wherein the host organization also provides a portable
3 consumer device, wherein the portable consumer device is a smart card.
- 1 6. The method of claim 1 wherein the combination reward is an extension
2 of time to receive at least one of the first reward and the second reward.
- 1 7. The method of claim 1 wherein the combination reward is the ability to
2 access the combination reward or another reward at an earlier date.

1 8. The method of claim 1 further comprising:
2 providing the combination reward to a customer.

1 9. The method of claim 1 wherein the first reward program is created by a
2 first merchant and wherein the second reward program is created by a second merchant, and
3 wherein the combination reward program is created by a host organization that is affiliated
4 with the first merchant and the second merchant.

1 10. A computer readable medium comprising:

2 (a) code for receiving information about a first pre-existing reward
3 program for a first product, wherein the first reward program provides for a first reward;

4 (b) code for providing for receiving information about a second
5 pre-existing reward program for a second product, wherein the second reward program
6 provides a second reward; and

7 (c) code for providing for a combination reward program that provides a
8 combination reward that is based on at least the purchase of the first product and the second
9 product, and wherein the combination reward is greater than each of the first reward and the
10 second reward.

1 11. The computer readable medium of claim 10 further comprising:

2 (d) code for reducing or eliminating the combination reward, if a third
3 product is purchased.

1 12. The computer readable medium of claim 10 further comprising:

2 code for receiving information about a third reward program for a third
3 product, wherein the third pre-existing reward program provides a third reward, wherein the
4 combination reward is greater than the third reward.

1 13. The computer readable medium of claim 10 wherein the combination

2 reward program is provided by a host organization, and wherein the host organization also
3 provides a portable consumer device.

1 14. The computer readable medium of claim 10 wherein the combination

2 reward program is provided by a host organization, and wherein the host organization also
3 provides a portable consumer device, wherein the portable consumer device is a smart card,

4 and wherein the combination reward is provided to the consumer after the consumer uses the
5 portable consumer device.

1 15. The computer readable medium of claim 10 wherein the combination
2 reward is an extension of time to receive at least one of the first reward and the second
3 reward.

1 16. The computer readable medium of claim 10 wherein the combination
2 reward is the ability to access the combination reward or another reward at an earlier date.

1 17. The computer readable medium of claim 10 further comprising:
2 code for providing the combination reward to a customer.

1 18. The computer readable medium of claim 10 wherein the first reward
2 program is created by a first merchant and wherein the second reward program is created by a
3 second merchant, and wherein the combination reward program is created by a host
4 organization that is affiliated with the first merchant and the second merchant.